

FALL 2008

ZAKATNEWS

Fostering Charitable Giving for Those in Need

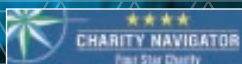


ZAKAT
FOUNDATION
of AMERICA



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Zakat News is a publication of the Zakat Foundation of America.

For information about our organization or for questions about how you can support the efforts described in this newsletter, please contact us:

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As a 501(c) (3) Non-Profit Organization, all of your donations are U.S. Tax Exempt. ID#: 36-4476244

> Cover photo: Children line up for food in India. According to UN estimates, about one-fifth of India's population, is chronically hungry.

FROM THE DIRECTOR



Flowers from the Spring of Compassion
Zakat Foundation Volunteers

Ramadan is a very blessed month, and it is obviously the busiest month of the year for Zakat Foundation. Every member of our organization works long hours and full weeks to make Ramadan a success, may Allah (SWT) reward them for their efforts.

There are others who have spent many hours earnestly striving to spread the word about our work; the unnamed heroes...our volunteers. A group of humble servants to Allah, I am sure the volunteers do not want to have their names known, but I would like to offer my most heartfelt thanks to our Brothers and Sisters. There is no amount that can be equated to their work, and we ask our Lord to reward them and bless them in everything that they do. We are truly grateful for their efforts.

It is definitely not easy to reach and benefit 200,000 people from 29 countries in 30 days. It is a great effort that takes immense work and our field staff has risen to the occasion, working day and night, to make sure that it happens. In Ghana and Burkina Faso; from Palestine, Lebanon and Iraq to Afghanistan and India, our field staff made it possible to reach so many poor and needy. We are extremely grateful for their outstanding effort. May Allah (SWT) reward them.

Brothers and Sisters, while you are reading this newsletter, we will be only a few weeks away from Eid ul-Adha. I would like to ask you to help us make Eid ul-Adha a successful celebration, benefiting tens of thousands of destitute, deserving people worldwide. Please, become a volunteer of Zakat Foundation in your community! What can you do? You can help bring the Eid celebration to thousands by spreading the word of our Udhiya/Qurbani program and passing out flyers in your community. You can raise awareness by organizing a Jummah Khutbah (sermon) or presentation for Zakat Foundation at your local mosque or community center. Most importantly, you can always request a dua-prayer for Zakat Foundation in any gathering.

We have a dream to see this world a better place for all and, by becoming part of our Zakat Foundation family, you can share this dream. We see this work as the collective work of a group and, inshaAllah, everyone will receive a collective reward.

Wa Salaamu Alaykum,

Khalil Demir

Khalil Demir, Executive Director

EMERGENCY RELIEF



Sharing Ramadan with Minneapolis Homeless: Zakat Foundation Provides Over 900 Meals in 30 Days

As part of our Emergency Relief Program, Zakat Foundation continues to provide complete hot meals to the homeless and poverty stricken in and around the Chicago-land area, including daily iftar meals provided to local mosques for the needy congregation to break its fast. During Ramadan 2008, Zakat Foundation was requested to extend this grassroots effort and share Ramadan with the homeless at St. Stephen's Human Service Shelter in Minneapolis, Minnesota. St. Stephen's, which operates in Muslim Congressman Keith Ellison's constituency, serves as a temporary lounging for forty-four homeless men while additionally providing employment services and recovery support. During the evenings of Ramadan, Zakat Foundation provided these men with hot meals, a delightful surprise to the recipients and staff, as Zakat Foundation is a Chicago-based charity.



Zakat Foundation volunteer and famous American war journalist, Kevin McKiernan, proposed the idea to aid St. Stephen's, where his sister works as an advocate, to Executive Director Khalil Demir. Demir arranged with a local restaurant to serve high quality food for the men during the nights of Ramadan. "It was an extraordinary and unprecedented donation," says Ethna McKiernan, "Poverty knows no religion, and homelessness knows no creed. We at St. Stephen's Human Services Homeless Shelter are extremely grateful to receive this gift of meals honoring the Holy Month of Ramadan."

A group of extra dinner guests joined the homeless men for a special evening meal at the St. Stephen's Homeless Shelter in Minneapolis on Friday, September 26th, to pay tribute to The Zakat Foundation of America. Guests featured Mikkell Beckman, St. Stephen's Human Services Executive Director personally thanking the Zakat Foundation, Sheikh Sa'ad Musse Roble, an imam who is also president of the World Peace Organization, Hussein Samatar, from the African Development Center, and Wafiq Fannoun, from the University of Minnesota. Zakat Foundation plans to expand its relationship with St. Stephen's Human Services in the future.

> Food is served at the tribute dinner for Zakat Foundation at St. Stephen's Human Service Shelter in Minneapolis, Minnesota.

APOLOGY

Concerning the Multiple Mailing of the Ramadan 2008 Appeal: A Letter of Apology from our Printer

October 8th, 2008

Dear Zakat Foundation donors,
Assalamu alaikum,

Recently you may have received a mailing from us on behalf of Zakat Foundation sent during the month of Ramadan soliciting donations. Some of you may have received multiple letters which was caused by duplicate addresses in the mailing data base. Please be assured that this error was caused by the printer not eliminating duplicate addresses and not by The Zakat Foundation. As the printer, we (Cedar Graphics) take full responsibility for this and have since taken steps to insure this does not happen again. Furthermore, the additional cost of postage and printing was absorbed and paid for by the printer (Cedar Graphics) and not The Zakat Foundation or by you, the donor.

Please accept our apologies for any inconvenience or concern you may have had in receiving multiple mailings. Again, we assure you that we have taken the necessary steps to eliminate this issue from occurring again.

Sincerely,

Hassan K. Igram, President and CEO
Cedar Graphics, Inc.

> A high proportion of the population in India suffers from easily preventable diseases and childbirth-related complications. Of particular concern is the health of India's children. Chronic adult diseases are also on the rise.



Compassion that Knows No Borders:

Zakat Foundation Sponsors American Doctors' Relief Work in India

The Zakat Foundation encourages skilled professionals from all backgrounds and lifestyles to use their talents and expertise to act towards improving the human condition. Over the years, we have facilitated the placement of medical doctors within impoverished communities. These doctors provide immediate care to the destitute, many of whom have been painfully living with very curable ailments. The doctors also train local healthcare workers. In 2007, Dr. Faiz Khan, an American physician of Indian origin, contacted the Zakat Foundation with the desire to partake in such a noble endeavor. Dr. Khan is an attending physician in New York with dual specialty in Emergency and Internal Medicine. The Zakat Foundation contacted its partner organization in India to arrange

and sponsor the trip. Dr. Khan, along with his colleague Dr. Yash Chanthampally, spent two weeks touring charitable medical care projects and took part in the American Academy of Emergency



> Dr. Faiz Khan examines an elderly woman's health at her home.

Medicine in India (AAEMI) Conference in Chennai. "Serving others is to serve God" Dr. Faiz Khan mentioned upon his return. The doctor also expressed his desire to continue his overseas humanitarian effort with the Zakat Foundation.

Sustainable Options for the Destitute:

Zakat Foundation Provides Work Opportunities for Widows in Mali

Zakat Foundation devotes special care and attention to improving the quality of life for widows and disabled persons. We continue to focus on providing those who face difficult and dire conditions with the opportunity to learn and develop skills to promote sustainable living. With that focus, the Zakat Foundation has expanded its development program to assuage the suffering of widows and disabled persons in the Ségou region of Mali, West Africa.

"For more than one year CPEL has been looking for a sponsor for Association Jigiya," says Kerstin Koch of CPEL, "Many international donors prefer to not support smaller self-help organizations anymore and prefer supporting ones which are already successful. I'm very happy that Zakat Foundation can work with us to support local initiatives of Ségou that strengthen the local economy and improve the living conditions of our town."

Zakat Foundation was delighted to respond to the request proposed by CPEL-Conseil Pour la Promotion de l'Economie Locale (Counsel for the Promotion of a Local Economy) to aid a local Malian organization called Association Jigiya that was established to provide needy members of the community with work force development opportunities. Association Jigiya (*jigiya* means "support" in the local language) organizes activities like tailoring and sewing, cloth dyeing and food processing, and advocates literacy amongst its participants. Association Jigiya is a poor organization that does not receive any foreign support, the Zakat Foundation took up its sponsorship so the widows and disabled could be given a second chance at life.



> Mali remains one of the world's poorest countries—rated 173 out of 177 countries (UNDP Human Development Index 2007-08). Photo: Manfred Schweda

Udhiya/Qurbani 2008

Share the Eid ul-Adha Celebration with Those in Need:

ZF to Perform Udhiya/Qurbani in More than 24 Countries Around the World

Last year, by the Grace of Allah and the gracious support of our donors, Zakat Foundation distributed Udhiya/Qurbani to over 46,000 poor and needy people worldwide. From Ethiopia and Kashmir to Palestine and Tajikistan, destitute families were able to feast and celebrate on the blessed days of Eid ul-Adha. This year, with the looming shadow of economic despair and debilitating food costs, Zakat Foundation is determined to spread the feast to people in at least twenty-four countries.

Ayesha narrated that the Prophet Muhammad (peace be upon him) said, *"There is nothing dearer to Allah during the days of Qurbani than to sacrificing of animals. The sacrificed animal shall come on the Day of Judgment with its horns, hair, and hooves (to be weighed). The sacrifice is accepted by Allah before the blood reaches the ground. Therefore, sacrifice with an open and happy heart"* (Tirmidhi). Allah calls upon the believers to turn to Him in prayer and sacrifice, especially those whom He has granted an abundance of wealth (Surah al Kauthar 1-2).

Use the chart on the right to find the list of countries where Zakat Foundation will be performing Udhiya/Qurbani sacrifices this year. Also, on this blessed holiday, share the joy and festivities with an orphan or needy child by donating an Eid gift. These gifts can be distributed in any country where Udhiya/Qurbani is being performed.

UDHIYA/QURBANI

COUNTRY	PRICE
Afghanistan	\$80
Azerbaijan	\$80
Bangladesh	\$65
Burkina Faso	\$60
Chechnya	\$95
China	\$65
Egypt	\$200
Ethiopia	\$60
Ghana	\$65
India	\$65
Indonesia	\$85
Iraq	\$100
Mali	\$60
Mauritania	\$60
Niger	\$60
Pakistan	\$80
Palestine	\$200
Palestinian Refugees (Lebanon/Jordan)	\$200
Somalia	\$60
Sri Lanka	\$65
Syria	\$180
Tajikistan	\$65
Turkey	\$200
United States	\$170
EID GIFT	\$25



Ramadan 2008 Program Report

Zakat Foundation Reaches Nearly 200,000 Hungry and Needy During Ramadan 2008

Every year, the desire of donors to attain inner tranquility and to partake in outward charity enables the Zakat Foundation to reach hundreds of thousands of poor and needy with food packages and iftar-dinners throughout the blessed days of Ramadan, as well as Zakat ul-Fitr and Eid gifts in celebration of Eid ul-Fitr. Through the Grace of Allah and the devotion of our supporters, Zakat Foundation was able to provide food for nearly 200,000 people during Ramadan 2008. With the cost of food continuously rising and the global economy in an increasingly unstable state, the generosity of the compassionate have ensured that many were provided for during the days and evenings of Ramadan. This year, Zakat Foundation's Ramadan Program benefited those needy from 29 different countries. The Program's outreach was extended to

Suriname in South America and Haiti in the Caribbean, and to conflict-stricken Georgians in the Caucasus. Donors remembered those who are still struggling in Darfur and those in Bangladesh who continue to grapple with recovery after Cyclone Nargis.

Ramadan is a time to purify one's soul and one's wealth. It is the most blessed month, a month when Muslims fast and strive to share with the poor and the needy. Ramadan is a month of innumerable rewards and inexhaustible mercy for those who fast and who easily part with their wealth in solidarity with the needy. Below is a comprehensive summary of Zakat Foundation's Ramadan Program of 2008.

REGION	COUNTRY	FOOD PACKAGE PACKAGES*	FOOD PACKAGE BENEFICIARIES	IFTAR BENEFICIARIES	EID GIFTS	ZAKAT AL-FITR**	TOTAL BENEFICIARIES	TOTAL EXPENSE
MIDDLE EAST	Egypt	200	1000				1000	\$5,000.00
	Iraq	375	1875				1875	\$15,000.00
	Jordan	100	500				500	\$5,000.00
	Lebanon	1000	5000	3000	200		8200	\$43,000.00
	Palestine	250	1250	1500	300		3050	\$21,000.00
	Syria	80	400				400	\$5,000.00
	Turkey			4000			4000	\$10,000.00
AFRICA	Burkina Faso			9000			9000	\$9,000.00
	Ethiopia	100	500	3000			3500	\$7,500.00
	Ghana			14500	1500	3000	19000	\$23,300.00
	Mali	50	250	4166			4166	\$5,000.00
	Mauritania			3000			3000	\$4,500.00
	Somalia	500	2500				2500	\$9,000.00
	Sudan			3000			3000	\$5,000.00
CAUCASIA	Azerbaijan	400	2000				2000	\$12,500.00
	Georgia			3000			3000	\$3,500.00
ASIA	Afghanistan	1000	5000				5000	\$13,270.00
	Bangladesh	2274	11370	54350	1043	250	67013	\$80,000.00
	China			7050			7050	\$8,190.00
	Indonesia			3000			3000	\$3,500.00
	India			4300			4300	\$6,500.00
	Pakistan		5000	3000	1000	1100	10100	\$31,200.00
	Sri Lanka	103	515				515	\$6,700.00
USA	Chicago			5800		350	6150	\$38,300.00
	Minneapolis			1276			1276	\$5,171.00
S. AMERICA	Bolivia			1500			1500	\$3,000.00
BALKAN	Albania			2000			2000	\$6,000.00
	Bosnia			2000			2000	\$6,000.00
	Macedonia	100	500	2000			2500	\$8,000.00
TOTAL	29 Countries	6532	37660	134442	4043	4700	180595	\$399,131.00

*Food Packages feed a family of 5 individuals

**Zakat al-Fitr varies in amount by country and is given as either money or food.

Ramadan 2008



Humanitarian Response to a Triple Crisis: *The Rising Cost of Food, Fuel and the Failing Economy*

As we all know, the American economy is in very bad shape, causing the world economy to tremble. But the irony is that because markets and investments are so intertwined, we face a breakdown in the world's food and financial systems at the same time. "Countries already suffering food and fuel price inflation may now also see declines in exports, trade and investment as a result of financial turmoil that is becoming increasingly global," says World Bank President Robert B. Zoellick.¹ The food crisis that has taken hold since 2007 is affecting millions of people across the globe and posing a threat to many more. No one knows just how high grain prices will go. Both the food crisis and the financial crisis are rooted in similar policies that have fed on each other for years. But it is the food crisis that currently has the number of malnourished people around the world increasing by 44 million to reach a total of 967 million, according to a new World Bank report.

In 1988, the top ten seed companies controlled 30% of the global market. Now that same share is controlled by the top three agricultural exporters in the world, who currently control 90% of the world's grain supply.² Nations that opened their markets to the large flow of cheap grain lost many farmers and now find their ability to feed their own populations depending on decisions made in Washington.³ Faced with rising food and fuel prices, as well as a vast economic crisis, both developing and developed nations have a role to play in creating a world where all people have enough food and basic necessities for healthy and productive lives.

"During Ramadan, Zakat Foundation's focus on escalating food prices and food scarcity around the world was especially pertinent as we provided countless communities with the means to break their daily fast" notes Zakat Foundation's Executive Director Khalil Demir. "The economic and food crisis provides opportunity for reflection, and the world must come together for change," Mr. Demir adds. An important lesson learned from major emergencies is that timely and flexible funding enables humanitarian agencies to respond rapidly and most efficiently. "The global financial crisis must not cause aid cuts to humanitarian agencies which could leave millions of people worldwide without food or shelter", U. N. High Commissioner for Refugees Antonio Guterres said on Friday, October 10.⁴

In these troubled times, Zakat Foundation counts on the continued support and generosity of our donors to help ensure the survival, protection and well being of the needy and destitute worldwide.

"The global financial crisis must not cause aid cuts to humanitarian agencies which could leave millions of people worldwide without food or shelter."

—Antonio Guterres, United Nations High Commissioner for Refugees

1. www.web.Worldbank.org, "Developing Countries face Triple Hit from Food, Fuel, and Financial Crises," October 8, 2008

2. http://www.etcgroup.org/en/materials/publications.html?pub_id=615, "The World's Top 10 Seed Companies – 2006," April 30, 2007

3. www.nytimes.com, "Farmer in Chief," Pollan, Michael, October 9, 2008

4. www.reliefweb.int, "UNHCR Urges Donors Not to Cut Aid as Recession Looms," Nebehay, Stephanie, October 10, 2008

Turn to Your Lord in Sacrifice: Embracing Tradition of Prophet Ibrahim

In absolute submission and complete willingness to obey, Prophet Ibrahim (Abraham) prepared to sacrifice his beloved son Ishmael upon the command of his Lord, thus Allah (SWT) rewarded him and replaced his son with a sacrificial ram. He says: *"We ransomed him with a momentous sacrifice; and We left this blessing for him among generations to come in later times. Peace and salutation to Ibrahim! Thus, indeed do We reward those who do right"* (Surah al-Saffat 107-110).

Now, generations upon generations after Ibrahim, Muslims follow in his footsteps in hopes to attain the mercy of The Sustainer and to promote compassionate giving to those in need. Beginning on the 10th day of the Islamic month of Dhul-Hijjah, Eid ul-Adha marks the end of the Hajj-Pilgrimage and Muslims around the world celebrate by sacrificing livestock—sheep, cows, and camels—as a symbol of Ibrahim's (Abraham's) sacrifice. According to the Quran, the sacrificial meat is divided: the largest share to be graciously distributed to the poor and hungry while the remainder is enjoyed by oneself and family.

On the blessed days of Eid ul-Adha, no impoverished Muslim should be left without a share of sacrificial food with which to celebrate. Zakat Foundation has enacted its Udhiya/Qurbani Program since its founding and the number of those who benefit from its contributions increases year after year. In light of the paralyzing economic conditions that have overwhelmed many countries, it is our hope to increase the number of poor and hungry that will benefit from our 2008 Udhiya/Qurbani Program.

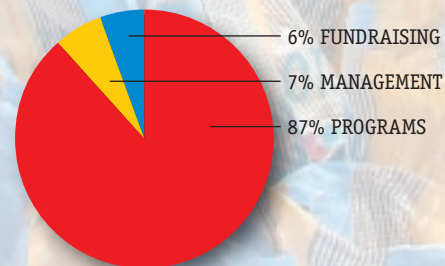
2007 Financial Statement

Zakat Foundation of America raised \$1,376,730 million in 2007 and dedicated 87% of that total to supporting under served populations in Africa, the Middle East and South Asia. 7% of this total was allocated to worldwide program management and 6% towards fundraising efforts.

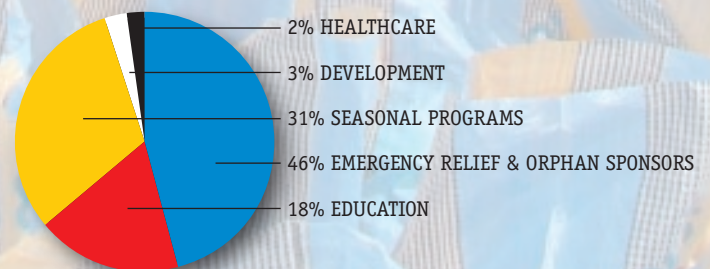
Zakat Foundation takes pride in careful management and distribution of funds raised. The original audited report is available free upon request, please contact info@thezakat.org or call 708-233-0555. For Zakat Foundation annual reports please visit our website at www.thezakat.org and click on "About Us."

With the Help of Allah, and the generous support of our donors and volunteers, Zakat Foundation has been able to provide consistent relief and development efforts to those who need it most.

2007 EXPENSES



2007 PROGRAM FUND ALLOCATION



UDHIYA/QURBANI FREQUENTLY ASKED QUESTIONS

What is Udhiya/Qurbani?

Eid al-Adhâ, or The Sacrificial Holiday, marks the end of the Hajj-Pilgrimage to the Ka'bah in Makkah, the first House of God established on earth. This holiday is called "Sacrificial" because the Pilgrimage culminates in a sacred offering of a lamb, goat, cow, or other such lawful animal, a portion of whose meat must then be distributed for consumption to the poor. This sacrifice is called udhiya (also, qurbânî).

The practices of Hajj-Pilgrimage and udhiya date all the way back to the first man and prophet, our father Adam. It is, however, specifically associated with its revival by Abraham, who saw in a divine dream that he was to sacrifice his firstborn child, Ishmael, granted by Allah to him as a blessing in his old age. When the two prophets, father and son, submitted themselves willingly to Allah in fulfillment of so awesome a divine test, Allah prevented Abraham at the very moment of truth and substituted a ram for sacrifice in place of Ishmael. It is this total submission and miracle that Muslims commemorate every year in celebration of the faith of Abraham (the same religion that Muslims follow) along with the completion of the Hajj-Pilgrimage. Not only pilgrims on the Hajj, but Muslims the world over make sacrifice for the sake of God of a lawful animal, distributing a portion of its meat to the needy poor, if they are so able. The Prophet said: Whosoever can afford to offer sacrifice yet does it not, let him not approach our place of prayer. (Ahmad, Ibn Mâjah)

Is Udhiya/Qurbani an Obligatory Charity?

Our scholars have characterized the practice of udhiya as either a confirmed practice of the Prophet (which nearly carries the weight of an obligation), or as an outright obligation (wâjib). The first opinion is that of the three schools of Sacred Law established by Mâlik, Al-Shâfi'i, and Ahmad ibn Hanbal. The latter opinion is from Abû Hanîfah, as well as others. So neglect of the udhiya when one is able to do it is in the least case a reprehensible (makrûh) act and possibly an outright violation of a compulsory religious injunction. Obviously we should provide for sacrifice if at all we can.

How does Zakat Foundation plan and choose which countries to perform Udhiya/Qurbani?

There are three categories of countries considered when choosing countries in which to perform udhiya. The first is the poorest countries in regions known to house large populations of destitute and needy, for example, the slums in Bangladesh and New Delhi, drought-stricken Mauritania and Somalia. These countries have received some attention as considerably the poorest areas in the world. The second category includes countries that are a special interest to the Muslim community, like Palestine, Iraq, and Darfur. These areas may not receive extensive media attention, but their plights hit home for Muslims worldwide. The final category is countries that, despite having areas of unbelievable poverty, do not receive as much attention as they should and are not necessarily the main regions that traditionally concern the Muslim community, like Haiti and Ecuador. Udhiya grants these deserving people meat in their diet.

How does Zakat Foundation choose the animals to be slaughtered?

In countries where Zakat Foundation has regional offices, like Bangladesh, Ghana, and others, animals are purchased about six weeks before Eid ul-Adha to ensure the best prices and the first pick of sheep, lambs, and cows. For the weeks leading up to Eid, the animals are carefully maintained and sustained by the best care and fed the best food. In other countries, Zakat Foundation's partner organizations purchase the animals on our behalf and, under the supervision of a Zakat Foundation representative, the animals are kept well in preparation for slaughter.

Zakat Foundation holds that the animals chosen and distributed are the best ones available in accordance with the Sunnah of the Prophet Muhammad, peace be upon him, to give in charity from the best of one's belongings and to give to others in quality of what you would wish for yourself. Zakat Foundation also supports the local economy of the countries by buying livestock and feed from local farmers. This ensures a fair return for the farmers as well as better and familiar

quality meat for the recipients. Even in regions like Lebanon (for Palestinian refugees), Zakat Foundation offers the local sheep and lamb, known to be fatty and have a better taste than the imported New Zealand sheep and lamb.

How does Zakat Foundation determine the prices for Udhiya?

Zakat Foundation strives to maintain a good price for donors while at the same time ensuring the best quality meat for Udhiya recipients. In Muslims countries, the cost of meat increases in the weeks leading up to Eid ul-Adha. Zakat Foundation avoids the price increase by choosing high quality livestock and purchasing them up to six weeks before Eid. Again, Zakat Foundation holds firm to giving the best in charity as according to the Sunnah of the Prophet. The prices are solely determined by the local economy.

*"It is not their meat nor their blood which reaches Allah,
it is your piety (in worship) that pleases Him" (Al-Hajj:37)*

Follow the Tradition of Prophet Ibrahim Give Your Udhiya/Qurbani Today!

Share the
Eid Celebration
With Those
in Need!



ZAKAT
FOUNDATION
of AMERICA

*Fostering Charitable Giving
for Those in Need*

Zakat Foundation offers Udhiya in over 24 countries.
For Udhiya costs, as well as distributing countries, please
check page 5, our website, or the envelope provided.

To make a donation over the phone or online contact us at
1-866-499-6151 or **www.thezakat.org**

REMEMBER: For your donation please use our
attached envelope.



The Zakat Foundation 4 Star Rating by Charity Navigator

In a letter to the Zakat Foundation dated August 29th, 2008, Ken Berger, Executive Director of Charity Navigator, states that *"the Zakat Foundation of America executes its mission in a fiscally responsible way, and outperforms most other charities in America. This exceptional designation from Charity Navigator differentiates the Zakat Foundation of America from its peers and demonstrates to the public it is worthy of their trust."* In earning Charity Navigator's highest four star rating, Zakat Foundation has demonstrated exceptional financial health, outperforming most of its peers in its efforts to manage and grow its finances in the most fiscally responsible way possible. The free charity ratings from Charity Navigator, the largest charity evaluator in the United States, can be found at www.charitynavigator.org



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